

Attorney Docket No. INFS117874

COMBINED DECLARATION AND POWER OF ATTORNEY
IN PATENT APPLICATION

As a below-named inventor, I hereby declare that:

my residence, post office address, and citizenship are as stated below next to my name;

I believe that I am an original, first, and joint inventor of the subject matter that is claimed and for which patent is sought on the invention entitled METHOD AND SYSTEM FOR FACILITATING THE TRANSFER OF FUNDS UTILIZING A TELEPHONIC IDENTIFIER, the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(c), of any foreign application(s) for patent listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed: NONE

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(d), of any inventor's certificate listed below. I declare that, upon investigation, I am satisfied that to the best of my knowledge, when filing the application for the inventor's certificate I had the option to file an application for either a patent or an inventor's certificate as to the subject matter of the identified claim or claims forming the basis for the claim of priority: NONE

I hereby claim the benefit under Title 35, United States Code, Section 119(e), of any United States provisional application(s) listed below:

Provisional Application:

Application No.

Filing Date

60/229,791

September 1, 2000

I hereby claim the benefit under Title 35, United States Code, Section 120, of any United States application(s) or PCT international application(s) designating the United States listed below: NONE

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith: Bruce E. O'Connor, Reg. No. 24,849; Lee E. Johnson, Reg. No. 22,946; Gary S.

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I hereby grant the following attorneys and/or agents an associate power of attorney with full power to prosecute this application and transact all business in the United States Patent and Trademark Office connected therewith: Anthony B. Claiborne, Reg. No. 39,636.

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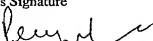
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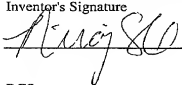
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I hereby further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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